

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: DAWN ROBERTS § Case No. 17-bk-15652

Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/21/2017.
- 2) The plan was confirmed on 05/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/01/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$227,974.43.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 50,620.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 50,620.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,528.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,008.28	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,536.28
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN L. MCCLAIN, ESQ.	Lgl	0.00	NA	NA	4,528.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	1,143.36	1,143.36	33.41	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	49,088.46	19,786.42	1,705.57	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	0.00	29,302.04	856.15	0.00
PHILADELPHIA PARKING	Uns	0.00	451.00	451.00	13.18	0.00
ECMC	Uns	0.00	53,935.93	53,935.93	1,575.90	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	0.00	4,508.87	4,508.87	1,321.29	0.00
PENNSYLVANIA DEPT. OF REVENUE	Sec	0.00	0.00	0.00	2,871.94	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	0.00	0.00	9.23	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	452.42	452.42	13.22	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	632.98	632.98	18.50	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	543.32	543.32	15.87	0.00
LVNV FUNDING	Uns	0.00	810.37	810.37	23.68	0.00
LVNV FUNDING	Uns	0.00	732.34	732.34	21.39	0.00
NEWREZ LLC D/B/A/ SHELLPOINT	Sec	0.00	150,672.25	155,861.90	27,370.36	0.00
DIRECTV, LLC by American InfoSource	Uns	0.00	484.35	484.35	14.15	0.00
CITY OF PHILA	Sec	0.00	248.07	248.07	248.07	0.00
US DEPARTMENT OF EDUCATION C/	Uns	0.00	43,526.54	43,526.54	1,271.76	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITY OF PHILA	Pri	0.00	4,700.05	4,700.05	4,700.05	0.00
JOHN L. MCCLAIN, ESQ.	Lgl	0.00	0.00	0.00	0.00	0.00
DITECH	Uns	20,064.00	NA	NA	0.00	0.00
ARDENT FEDERAL CREDIT	Uns	1,882.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	0.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	0.00	NA	NA	0.00	0.00
IRS/ SPECIAL PROCEDURES	Uns	5,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	452.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	827.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	705.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	543.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	7,169.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	7,079.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	6,814.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	6,578.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	6,246.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	5,581.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	4,607.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	4,504.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	3,378.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	3,378.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	3,378.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	2,450.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	2,333.00	NA	NA	0.00	0.00
P H E A A/HCB	Uns	951.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	443.00	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE	Uns	1,284.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Uns	172.00	NA	NA	0.00	0.00
US DEPT ED	Uns	15,421.00	NA	NA	0.00	0.00
US DEPT ED	Uns	13,896.00	NA	NA	0.00	0.00
US DEPT ED	Uns	11,506.00	NA	NA	0.00	0.00
US DEPT ED	Uns	2,401.00	NA	NA	0.00	0.00
ARDENT FEDERAL CREDIT	Uns	3,039.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 5,189.65	\$ 5,189.65	\$ 0.00
Mortgage Arrearage	\$ 150,672.25	\$ 22,180.71	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 248.07	\$ 3,120.01	\$ 0.00
TOTAL SECURED:	\$ 156,109.97	\$ 30,490.37	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 28,995.34	\$ 7,726.91	\$ 0.00
TOTAL PRIORITY:	\$ 28,995.34	\$ 7,726.91	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 132,014.65	\$ 3,866.44	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,536.28	
Disbursements to Creditors	\$ 42,083.72	
TOTAL DISBURSEMENTS:		\$ 50,620.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/15/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.